



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [TRUSTMARK CORPORATION](#)

**City/State** [JACKSON, MS](#)

## Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [17,098,132](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[TRUSTMARK CORPORATION](#)  
[248 EAST CAPITOL STREET](#)  
  
[JACKSON, MS 39201](#)

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BHC Name

City/State

## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	16,851,458			14,583,325			15,220,176			13,499,618			13,473,993		
Net income (\$000)	99,943			54,368			160,025			150,460			149,584		
Number of BHCs in peer group	131			127			128			125			118		
	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.70	2.65	51	2.95	2.84	53	2.88	2.77	54	3.26	3.01	56	3.21	3.08	52
+ Non-interest income	1.37	1.11	67	1.83	1.14	84	1.80	1.21	82	1.36	1.32	61	1.36	1.31	61
- Overhead expense	2.83	2.24	84	3.31	2.63	81	3.12	2.57	77	3.16	2.69	75	3.08	2.71	75
- Provision for credit losses	-0.23	-0.15	35	0.53	0.85	30	0.24	0.51	17	0.08	0.15	33	0.13	0.14	55
+ Securities gains (losses)	0	0.01	26	0	0.03	21	0	0.02	16	0	0.01	35	0	0	50
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.47	1.79	25	0.94	0.64	60	1.33	1.04	71	1.38	1.56	32	1.37	1.57	31
Net operating income	1.19	1.36	34	0.75	0.48	64	1.05	0.81	72	1.11	1.19	37	1.11	1.24	33
Net income	1.19	1.35	35	0.75	0.50	63	1.05	0.82	71	1.11	1.19	37	1.11	1.24	34
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.14	3.14	47	3.67	3.78	39	3.49	3.55	41	4.31	4.41	44	4.09	4.24	41
Interest expense	0.18	0.27	31	0.40	0.66	19	0.30	0.52	20	0.69	1.08	20	0.54	0.86	22
Net interest income (tax equivalent)	2.96	2.85	54	3.28	3.10	56	3.18	3.01	53	3.62	3.33	61	3.54	3.38	52
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	-0.02	0.13	8	0.05	0.28	19	0.02	0.27	8	0.07	0.21	30	0.19	0.22	59
Earnings coverage of net loan and lease losses (X)	-84.86	4.52	9	38.38	21.56	82	120.99	22.91	93	29.46	24.40	69	10.93	21.75	41
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.01	1.39	22	1.12	1.51	26	1.12	1.58	24	0.90	0.83	57	0.90	0.90	52
Allowance for loan and lease losses / Total loans and leases	0.98	1.37	24	1.09	1.48	23	1.08	1.55	22	0.88	0.81	55	0.89	0.89	50
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.57	0.63	52	0.62	0.66	52	0.69	0.71	53	0.85	0.57	78	1.05	0.61	88
30-89 days past due loans and leases / Total loans and leases	0.18	0.27	42	0.66	0.36	82	0.27	0.39	40	0.29	0.43	39	0.46	0.44	59
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-11.28	-1.82	22	-1.94	6.94	27	-8.69	3.20	14	4.12	14.45	20	3.31	16.62	13
Net short-term noncore funding dependence	-11.64	-8.21	32	-2.51	-2.29	39	-9.14	-4.76	28	3.58	3.38	41	2.65	4.66	30
Net loans and leases / Total assets	61.69	59.81	54	69.05	63.21	60	65.03	61.58	54	70.75	63.77	63	67.86	63.98	50
<b>Capitalization</b>															
Tier 1 leverage ratio	9	9.11	50	9.08	9.03	55	9.33	9.13	57	10.48	9.76	72	10.26	9.71	70
Holding company equity capital / Total assets	10.41	10.88	45	10.67	11.06	44	10.52	11.16	41	12.30	12.43	49	11.98	12.22	52
Total equity capital (including minority interest) / Total assets	10.41	11.01	43	10.67	11.18	41	10.52	11.29	39	12.30	12.57	47	11.98	12.27	51
Common equity tier 1 capital / Total risk-weighted assets	11.76	12.69	39	11.42	12.01	40	11.62	12.38	40	11.93	12.17	50	11.77	12.12	52
Net loans and leases / Equity capital (X)	5.93	5.51	62	6.47	5.78	67	6.18	5.58	63	5.75	5.21	65	5.67	5.29	59
Cash dividends / Net income	29.34	25.30	60	54.06	60.26	49	36.72	42.30	43	39.75	33.12	62	41.73	27.31	77
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	8.96	9.29	55	15.82	17.07	51	22.63	16.68	69	1.59	9.26	15	-3.71	7	4
Equity capital	6.29	9.31	51	3.42	6.16	46	4.84	6.99	44	4.35	10.49	32	1.26	7.89	28
Net loans and leases	-2.66	0.79	43	15.72	13.26	64	12.72	9.07	72	5.92	9.10	52	0.95	7.89	15
Noncore funding	-4.46	-23.76	75	-3.44	-2.41	50	-9.85	-12.18	52	16.50	6.59	73	-69.23	10.67	0
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	6.91	11.05	47	0	13.39	12	7.06	13.56	44	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	103.58	103.07	54	102.85	103.11	51	101.61	102.81	44	102.83	103.22	53	102.88	103.10	52
Cash from ops + noncash items + op expense / Op expense + dividends	64.92	130.64	24	184.20	154.33	69	175.22	147.24	69	187.82	190.27	54	193.56	174.91	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	216,129	207,748	417,446	448,529	413,084	4.03	34.16
Income from lease financing receivables.....	0	0	0	0	0		-100.00
Fully taxable income on loans and leases.....	204,193	195,286	393,127	422,289	388,039	4.56	34.91
Tax-exempt income on loans and leases.....	11,936	12,462	24,319	26,240	25,045	-4.22	22.41
Estimated tax benefit on income on loans and leases.....	5,686	5,830	11,512	12,089	11,751	-2.47	-22.61
Income on loans and leases (tax equivalent).....	221,815	213,578	428,958	460,618	424,835	3.86	31.68
Investment interest income (tax equivalent).....	18,441	26,605	49,840	57,148	69,367	-30.69	-56.94
Interest on balances due from depository institutions.....	783	764	1,181	4,513	2,624	2.49	248.00
Interest income on other earning assets.....	209	215	379	1,090	1,586	-2.79	-51.95
Total interest income (tax equivalent).....	241,248	241,162	480,358	523,369	498,412	0.04	13.83
Interest on time deposits of \$250K or more.....	470	2,097	3,181	6,888	5,381	-77.59	
Interest on time deposits < \$250K.....	2,034	7,006	10,840	17,393	12,096	-70.97	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	7,349	14,584	23,466	54,890	36,459	-49.61	151.68
Interest on other borrowings and trading liabilities.....	1,408	2,408	3,837	4,732	12,256	-41.53	-66.52
Interest on subordinated debt and mandatory convertible securities.....	2,377	0	474	0	0		64.27
Total interest expense.....	13,638	26,095	41,798	83,903	66,192	-47.74	15.46
Net interest income (tax equivalent).....	227,610	215,067	438,560	439,466	432,220	5.83	13.74
Non-interest income.....	115,567	133,676	273,704	184,210	183,837	-13.55	35.93
Adjusted operating income (tax equivalent).....	343,177	348,743	712,264	623,676	616,057	-1.60	20.35
Overhead expense.....	238,800	241,370	474,346	426,167	414,416	-1.06	15.61
Provision for credit losses.....	-19,331	38,766	36,113	10,839	16,988		
Securities gains (losses).....	0	0	0	0	0		
Other tax equivalent adjustments.....	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	123,708	68,607	201,805	186,670	184,653	80.31	72.42
Applicable income taxes.....	17,914	8,124	29,757	23,333	22,269	120.51	25.84
Tax equivalent adjustments.....	5,851	6,115	12,023	12,877	12,800	-4.32	-35.02
Applicable income taxes (tax equivalent).....	23,765	14,239	41,780	36,210	35,069	66.90	2.25
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	99,943	54,368	160,025	150,460	149,584	83.83	106.04
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	99,943	54,368	160,025	150,460	149,584	83.83	106.04
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	99,943	54,368	160,025	150,460	149,584	83.83	106.04
Investment securities income (tax equivalent).....	18,441	26,605	49,840	57,148	69,367	-30.69	-56.94
US Treasury and agency securities (excluding mortgage-backed securities).....	148	196	395	669	648	-24.49	-87.64
Mortgage-backed securities.....	17,741	25,333	47,562	53,441	64,170	-29.97	-52.57
All other securities.....	552	1,076	1,883	3,038	4,549	-48.69	-86.91
Cash dividends declared.....	29,325	29,393	58,769	59,804	62,425	-0.23	-6.31
Common.....	29,325	29,393	58,769	59,804	62,425	-0.23	-6.31
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.86	2.92	46	3.31	3.46	34	3.16	3.27	40	3.88	4	39	3.70	3.87	36
Less: Interest expense .....	0.16	0.25	31	0.36	0.61	19	0.27	0.48	20	0.62	0.98	21	0.49	0.79	23
Equals: Net interest income (tax equivalent) .....	2.70	2.65	51	2.95	2.84	53	2.88	2.77	54	3.26	3.01	56	3.21	3.08	52
Plus: Non-interest income .....	1.37	1.11	67	1.83	1.14	84	1.80	1.21	82	1.36	1.32	61	1.36	1.31	61
Equals: adjusted operating income (tax equivalent) .....	4.07	3.82	68	4.78	4.05	84	4.68	4.04	81	4.62	4.41	64	4.57	4.46	58
Less: Overhead expense .....	2.83	2.24	84	3.31	2.63	81	3.12	2.57	77	3.16	2.69	75	3.08	2.71	75
Less: Provision for credit losses .....	-0.23	-0.15	35	0.53	0.85	30	0.24	0.51	17	0.08	0.15	33	0.13	0.14	55
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	27	0	0.03	22	0	0.02	17	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.47	1.79	25	0.94	0.64	60	1.33	1.04	71	1.38	1.56	32	1.37	1.57	31
Less: Applicable income taxes (tax equivalent) .....	0.28	0.41	19	0.20	0.16	54	0.27	0.23	62	0.27	0.36	24	0.26	0.33	26
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.19	1.36	34	0.75	0.48	64	1.05	0.81	72	1.11	1.19	37	1.11	1.24	33
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.19	1.35	35	0.75	0.50	63	1.05	0.82	71	1.11	1.19	37	1.11	1.24	34
Memo: Net income (last four quarters) .....	1.26	1.25	54	0.92	0.81	55	1.05	0.82	71	1.11	1.19	37	1.11	1.24	34
Net income—BHC and noncontrolling (minority) interest .....	1.19	1.37	35	0.75	0.50	63	1.05	0.83	71	1.11	1.20	37	1.11	1.25	34
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.29	93.15	26	90.03	91.74	30	90.54	92.32	27	89.99	91.05	36	90.54	91.48	36
Average interest-bearing funds / Average assets .....	61.38	62.32	50	63.62	65.48	44	62.69	64.06	45	64.88	65.57	46	65.65	65.56	51
Interest income (tax equivalent) / Average earning assets .....	3.14	3.14	47	3.67	3.78	39	3.49	3.55	41	4.31	4.41	44	4.09	4.24	41
Interest expense / Average earning assets .....	0.18	0.27	31	0.40	0.66	19	0.30	0.52	20	0.69	1.08	20	0.54	0.86	22
Net interest income (tax equivalent) / Average earning assets .....	2.96	2.85	54	3.28	3.10	56	3.18	3.01	53	3.62	3.33	61	3.54	3.38	52
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.06	4.05	56	4.20	4.44	39	4.03	4.27	38	4.91	5.09	44	4.73	4.95	41
Interest-bearing bank balances .....	0.09	0.11	23	0.46	0.50	52	0.19	0.27	29	2.47	2.04	75	1.70	1.64	56
Federal funds sold and reverse repos .....	0	0.26	20	0	0.94	5	0.45	0.68	46	2.51	2.44	65	1.96	2.17	42
Trading assets .....	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	3.06	3.11	43	3.58	3.74	35	3.40	3.51	37	4.20	4.36	38	3.98	4.20	36
Investment securities (tax equivalent) .....	1.36	1.80	19	2.23	2.51	25	2.04	2.25	30	2.29	2.76	12	2.30	2.68	21
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.92	1.28	30	1.87	2.01	51	1.98	1.75	64	2.24	2.32	51	1.64	2.05	18
Mortgage-backed securities .....	1.25	1.56	21	2.09	2.33	22	1.95	2.05	35	2.28	2.61	13	2.28	2.50	23
All other securities .....	4.43	2.91	87	4.44	3.48	81	4.48	3.24	85	4.34	4.06	74	4.39	4.20	76
Interest-bearing deposits .....	0.20	0.24	46	0.53	0.70	35	0.40	0.53	40	0.93	1.10	39	0.67	0.81	39
Time deposits of \$250K or more .....	0.47	0.76	20	1.52	1.67	30	1.21	1.42	27	1.94	1.96	44	1.46	1.44	49
Time deposits < \$250K .....	0.36	0.72	13	1.07	1.58	14	0.86	1.36	11	1.22	1.82	15	0.83	1.29	19
Other domestic deposits .....	0.17	0.17	62	0.40	0.50	41	0.31	0.36	46	0.82	0.93	43	0.59	0.67	47
Foreign deposits .....		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.13	0.19	56	0.76	0.85	56	0.50	0.62	55	1.28	1.86	33	1.45	1.51	46
Other borrowed funds and trading liabilities .....	0.88	1.31	34	1.36	1.62	36	1.02	1.50	30	1.37	2.38	7	1.65	2.28	13
All interest-bearing funds .....	0.26	0.40	28	0.56	0.92	18	0.44	0.74	18	0.96	1.49	22	0.75	1.19	19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	115,567	133,676	273,704	184,210	183,837
Fiduciary activities income	10,491	10,220	19,672	19,811	19,358
Service charges on deposit accounts - domestic	16,192	17,423	34,426	45,143	45,974
Trading revenue	-5,667	34,828	37,513	13,190	-3,118
Investment banking fees and commissions	6,872	5,887	11,954	10,868	10,980
Insurance activities revenue	24,662	23,418	45,176	42,396	40,481
Venture capital revenue	0	0	0	0	0
Net servicing fees	11,381	-22,447	-19,451	-10,345	17,508
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	44,189	28,875	94,818	25,709	20,504
Other non-interest income	7,447	35,472	49,596	37,438	32,150
Total overhead expenses	238,800	241,370	474,346	426,167	414,416
Personnel expense	141,277	135,255	272,257	247,717	238,033
Net occupancy expense	25,184	24,109	49,766	49,882	51,533
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,220	1,549	3,053	4,116	5,249
Other operating expenses	71,119	80,457	149,270	124,452	119,601
Fee income on mutual funds and annuities	2,512	2,395	4,666	4,665	5,045
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,772	2,798	2,797	2,844	2,856
Average personnel expense per employee	50.97	48.34	97.34	87.10	83.34
Average assets per employee	6,079.17	5,212.05	5,441.61	4,746.70	4,717.78

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	2.17	2.15	56	1.79	2.20	51	1.70	2.02	50	2.53	2.72	53	2.74	3.08	51
Overhead expenses / Net Interest Income + non-interest income	70.79	59.03	88	70.45	63.28	78	67.74	62.28	75	69.77	61.29	81	68.70	60.88	80
<b>Percent of Average Assets</b>															
Total overhead expense	2.83	2.24	84	3.31	2.63	81	3.12	2.57	77	3.16	2.69	75	3.08	2.71	75
Personnel expense	1.68	1.25	86	1.85	1.31	92	1.79	1.30	89	1.83	1.41	84	1.77	1.44	80
Net occupancy expense	0.30	0.24	74	0.33	0.26	78	0.33	0.26	77	0.37	0.28	82	0.38	0.28	84
Other operating expenses	0.86	0.73	76	1.12	0.99	75	1	0.94	72	0.95	0.97	62	0.93	0.97	57
Overhead less non-interest income	1.46	1.10	83	1.48	1.36	64	1.32	1.25	51	1.79	1.32	81	1.71	1.38	69
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	69.59	58.45	87	69.21	62.83	76	66.60	61.82	72	68.33	60.64	80	67.27	60.37	78
Personnel expense	41.17	33.10	88	38.78	32.43	88	38.22	32.36	85	39.72	32.39	86	38.64	32.51	83
Net occupancy expense	7.34	6.33	64	6.91	6.65	53	6.99	6.58	58	8	6.52	76	8.36	6.48	82
Other operating expenses	21.08	18.60	75	23.51	23.06	67	21.39	22.28	62	20.61	21.20	55	20.27	20.90	49
Total non-interest income	33.68	28.18	66	38.33	27.40	79	38.43	28.83	75	29.54	29.23	62	29.84	28.50	63
Fiduciary activities income	3.06	2.24	67	2.93	2.10	67	2.76	2.09	67	3.18	1.97	71	3.14	2.14	69
Service charges on domestic deposit accounts	4.72	3.19	78	5	3.35	78	4.83	3.27	79	7.24	3.88	91	7.46	4.15	90
Trading revenue	-1.65	0.72	0	9.99	1.60	92	5.27	1.28	87	2.11	1.18	81	-0.51	0.85	5
Investment banking fees and commissions	2	2.52	58	1.69	2.64	53	1.68	2.46	54	1.74	3.54	50	1.78	3.42	51
Insurance activities revenue	7.19	0.37	97	6.71	0.39	96	6.34	0.41	96	6.80	0.47	94	6.57	0.47	94
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	3.32	0.55	93	-6.44	-0.20	3	-2.73	0.01	4	-1.66	0.28	2	2.84	0.65	91
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	12.88	3.83	90	8.28	2.89	85	13.31	3.92	90	4.12	1.86	83	3.33	1.61	79
Other non-interest income	2.17	9.26	3	10.17	9.31	64	6.96	9.65	40	6	10.04	26	5.22	9.86	19
Overhead less non-interest income	35.91	29.94	65	30.88	34.19	39	28.17	31.93	36	38.80	31.06	72	37.43	31.46	64
Applicable income taxes / Pretax net operating income (tax equivalent)	14.48	21.54	5	11.84	18.39	18	14.75	18.63	21	12.50	20.56	5	12.06	19.04	11
Applicable income tax + TE / Pretax net operating income + TE	19.21	23.10	9	20.75	22.75	34	20.70	21.18	37	19.40	23.23	15	18.99	21.56	22

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	7,401,114	6,941,099	7,272,112	6,509,223	5,885,293	6.63	46.81
Commercial and industrial loans	1,486,384	2,289,087	1,881,170	1,482,931	1,553,981	-35.07	-1.96
Loans to individuals	153,520	161,620	161,174	176,258	183,804	-5.01	-10.08
Loans to depository institutions and acceptances of other banks	0	7,500	0	0	0	-100.00	
Agricultural loans	29,467	33,618	28,717	35,382	42,861	-12.35	-19.53
Other loans and leases	1,580,635	1,521,754	1,538,436	1,430,782	1,430,660	3.87	32.48
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,651,120	10,954,678	10,881,609	9,634,576	9,096,599	-2.77	33.85
Less: Allowance for loan and lease losses	104,032	119,188	117,306	85,092	80,521	-12.72	23.44
Net loans and leases	10,547,088	10,835,490	10,764,303	9,549,484	9,016,078	-2.66	33.96
Debt securities that reprice or mature in over 1 year	2,972,715	2,517,657	2,509,046	2,312,808	2,696,811	18.07	-15.67
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	13,519,803	13,353,147	13,273,349	11,862,292	11,712,889	1.25	18.61
Interest-bearing bank balances	2,006,004	744,921	1,722,623	135,348	146,189	169.29	1271.76
Federal funds sold and reverse repos	0	0	50	0	830		-100.00
Debt securities that reprice or mature within 1 year	9,036	26,544	20,841	27,695	24,645	-65.96	-75.16
Trading assets	28,149	44,423	38,119	16,453	11,118	-36.63	1231.55
Total earning assets	15,562,992	14,169,035	15,054,982	12,041,788	11,895,671	9.84	34.32
Non-interest-bearing cash and due from depository institutions	261,220	281,719	229,881	223,568	203,372	-7.28	48.58
Premises, fixed assets, and leases	200,970	190,567	194,278	189,791	178,668	5.46	4.27
Other real estate owned	9,439	18,276	11,651	29,248	34,668	-48.35	-86.49
Investment in unconsolidated subsidiaries	1,856	1,856	1,856	1,856	1,856	0.00	0.00
Intangible and other assets	1,061,655	1,030,626	1,059,192	1,011,626	972,225	3.01	5.79
Total assets	17,098,132	15,692,079	16,551,840	13,497,877	13,286,460	8.96	31.22
Quarterly average assets	17,022,113	15,524,384	15,946,901	13,466,233	13,347,933	9.65	32.78
Average loans and leases (YTD)	10,939,304	10,175,361	10,640,332	9,389,482	8,976,593	7.51	40.43
<b>Memoranda</b>							
Loans held-for-sale	332,132	355,089	446,951	226,347	153,799	-6.47	55.53
Loans not held-for-sale	10,318,988	10,599,589	10,434,658	9,408,229	8,942,800	-2.65	33.25
Real estate loans secured by 1-4 family	2,142,528	2,168,615	2,188,084	2,099,785	2,001,848	-1.20	11.87
Commercial real estate loans	5,181,261	4,693,929	5,002,036	4,328,893	3,805,275	10.38	70.74
Construction and land development	1,360,302	1,277,277	1,309,039	1,167,561	1,062,479	6.50	79.83
Multifamily	1,001,297	806,260	983,972	647,881	473,903	24.19	288.55
Nonfarm nonresidential	2,819,662	2,610,392	2,709,025	2,513,451	2,268,893	8.02	39.55
Real estate loans secured by farmland	77,325	78,555	81,992	80,545	78,170	-1.57	-15.31
Total investment securities	2,981,751	2,544,201	2,529,887	2,340,503	2,721,456	17.20	-16.28
U.S. Treasury securities	30,025	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	16,023	19,898	18,041	26,109	34,072	-19.47	-82.73
Municipal securities	18,800	42,805	32,419	57,246	86,459	-56.08	-89.71
Mortgage-backed securities	2,916,903	2,481,498	2,479,427	2,257,148	2,600,925	17.55	-11.23
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,548,739	1,884,153	1,991,815	1,602,404	1,811,813	35.27	6.72
U.S. Treasury securities	30,025	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	16,023	19,898	18,041	22,328	30,336	-19.47	-74.01
Municipal securities	5,806	11,176	5,835	25,465	50,676	-48.05	-95.51
Mortgage-backed securities	2,496,885	1,853,079	1,967,939	1,554,611	1,730,801	34.74	13.63
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	19,276	30,514	25,043	8,103	-19,910	-36.83	-47.68
Available-for-sale securities appreciation (depreciation)	16,854	44,576	32,042	1,420	-42,716	-62.19	-66.88
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,162,854	1,973,849	1,964,244	1,769,994	2,143,511	9.58	6.39

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,446,991	3,880,540	4,349,010	2,891,215	2,937,594	14.60	52.24
NOW, ATS and transaction accounts	1,246,838	1,464,525	969,779	809,252	600,473	-14.86	403.70
Time deposits less brokered deposits < \$250K	1,067,991	1,224,036	1,149,712	1,325,998	1,457,474	-12.75	
MMDA and other savings accounts	7,656,029	6,648,062	7,324,078	5,907,171	5,938,445	15.16	63.25
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	14,417,849	13,217,163	13,792,579	10,933,636	10,933,986	9.08	63.89
Time deposits of \$250K or more	185,857	261,460	228,090	285,704	406,568	-28.92	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	157,176	70,255	164,519	256,020	50,471	123.72	-74.08
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	95,538	122,180	141,785	57,416	61,564	-21.81	-71.36
Other borrowings w/remaining maturity over 1 year	21,685	30,680	26,467	27,980	18,321	-29.32	-97.21
Brokered deposits < \$250K	28,378	26,850	28,095	26,217	23,857	5.69	
Noncore funding	488,634	511,425	588,956	653,337	560,781	-4.46	-80.07
Trading liabilities	2,802	2,267	1,979	5,537	2,434	23.60	
Subordinated notes and debentures + trust preferred securities	184,788	61,856	184,777	61,856	61,856	198.74	65.22
Other liabilities	224,750	225,424	242,432	182,809	135,950	-0.30	54.32
Total liabilities	15,318,823	14,018,135	14,810,723	11,837,175	11,695,007	9.28	33.13
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	13,079	13,214	13,215	13,376	13,717	-1.02	-7.18
Common surplus	210,420	230,613	233,120	256,400	309,545	-8.76	-42.27
Retained earnings	1,566,451	1,419,552	1,495,833	1,414,526	1,323,870	10.35	35.39
Accumulated other comprehensive income	-10,641	10,565	-1,051	-23,600	-55,679		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,779,309	1,673,944	1,741,117	1,660,702	1,591,453	6.29	16.79
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,779,309	1,673,944	1,741,117	1,660,702	1,591,453	6.29	16.79
Total liabilities and capital	17,098,132	15,692,079	16,551,840	13,497,877	13,286,460	8.96	31.22
<b>Memoranda</b>							
Non-interest-bearing deposits	4,446,991	3,880,540	4,349,010	2,891,215	2,937,594	14.60	52.24
Interest-bearing deposits	10,185,093	9,624,933	9,699,754	8,354,342	8,426,817	5.82	54.07
Total deposits	14,632,084	13,505,473	14,048,764	11,245,557	11,364,411	8.34	53.51
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,741,117	1,660,702	1,660,702	1,591,453	1,571,701		
Accounting restatements	0	-19,949	-19,949	0	0		
Net income	99,943	54,368	160,025	150,460	149,584		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-22,836	-25,949	-23,441	-53,486	-59,977		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	29,325	29,393	58,769	59,804	62,425		
Change in other comprehensive income	-9,590	34,165	22,549	32,079	-7,430		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,779,309	1,673,944	1,741,117	1,660,702	1,591,453		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	43.29	36.32	67	44.23	36.22	64	43.94	36.22	64	48.22	37.78	66	44.30	37.19	57
Commercial and industrial loans	8.69	12.25	31	14.59	14.99	48	11.37	13.52	38	10.99	12.02	49	11.70	12.85	47
Loans to individuals	0.90	3.48	39	1.03	3.53	43	0.97	3.40	42	1.31	4.20	42	1.38	4.31	40
Loans to depository institutions and acceptances of other banks	0	0.01	32	0.05	0.04	82	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.17	0.21	68	0.21	0.20	72	0.17	0.19	69	0.26	0.24	74	0.32	0.30	73
Other loans and leases	9.24	4.22	84	9.70	4.66	85	9.29	4.63	80	10.60	5.01	88	10.77	5	88
Net loans and leases	61.69	59.81	54	69.05	63.21	60	65.03	61.58	54	70.75	63.77	63	67.86	63.98	50
Debt securities over 1 year	17.39	17.61	53	16.04	14.01	61	15.16	15.55	51	17.13	14.60	63	20.30	14.63	77
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	79.07	78.32	43	85.09	78.43	75	80.19	78.16	47	87.88	79.65	79	88.16	79.97	82
Interest-bearing bank balances	11.73	9.11	66	4.75	6.78	35	10.41	7.51	72	1	3.06	26	1.10	3.04	31
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	55	0	1.57	25	0.01	1.66	56
Debt securities 1 year or less	0.05	1.53	5	0.17	1.83	9	0.13	1.68	11	0.21	1.91	16	0.19	1.96	15
Trading assets	0.16	0.60	53	0.28	1.09	43	0.23	1.01	44	0.12	1.19	42	0.08	1.33	46
Total earning assets	91.02	91.43	46	90.29	90.72	43	90.96	91.05	47	89.21	89.53	45	89.53	89.74	46
Non-interest cash and due from depository institutions	1.53	1.01	87	1.80	1.08	92	1.39	1.07	78	1.66	1.14	84	1.53	1.21	75
Other real estate owned	0.06	0.02	87	0.12	0.03	93	0.07	0.02	88	0.22	0.03	96	0.26	0.04	95
All other assets	7.45	7.50	52	7.91	8.16	45	7.65	7.82	46	9.13	9.27	50	8.94	8.98	50
<b>Memoranda</b>															
Short-term investments	11.79	12.01	55	4.92	10.58	25	10.53	11.17	54	1.21	7.63	11	1.29	7.80	12
U.S. Treasury securities	0.18	1.08	46	0	0.92	14	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.09	0.77	34	0.13	0.48	42	0.11	0.63	38	0.19	0.54	47	0.26	0.69	53
Municipal securities	0.11	1.72	27	0.27	1.45	31	0.20	1.69	27	0.42	1.34	37	0.65	1.62	42
Mortgage-backed securities	17.06	12.97	71	15.81	11.11	75	14.98	11.75	68	16.72	11.44	79	19.58	11.13	89
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	8	0	0.39	10	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	1.94	0.42	90	2.26	0.48	92	2.70	0.52	93	1.68	0.39	90	1.16	0.30	91
Loans held for investment	60.35	59.85	49	67.55	63.46	53	63.04	61.72	44	69.70	63.50	57	67.31	63.93	47
Real estate loans secured by 1-4 family	12.53	11.69	56	13.82	12.29	56	13.22	11.91	56	15.56	13.29	60	15.07	13.46	57
Revolving	2.01	1.45	65	2.36	1.80	63	2.13	1.66	62	2.88	2.07	66	2.96	2.27	66
Closed-end, secured by first liens	10.44	9.84	57	11.35	9.99	58	10.99	9.81	58	12.53	10.69	61	11.96	10.57	57
Closed-end, secured by junior liens	0.08	0.20	36	0.11	0.26	39	0.10	0.22	40	0.15	0.28	43	0.15	0.31	39
Commercial real estate loans	30.30	22.48	69	29.91	21.90	68	30.22	22.22	66	32.07	22.23	70	28.64	21.58	62
Construction and land development	7.96	3.35	90	8.14	3.32	92	7.91	3.40	89	8.65	3.44	91	8	3.51	89
Multifamily	5.86	3.31	81	5.14	3.07	78	5.94	3.12	85	4.80	3.01	77	3.57	2.72	72
Nonfarm nonresidential	16.49	14.81	57	16.64	14.50	56	16.37	14.72	53	18.62	14.69	61	17.08	14.44	57
Real estate loans secured by farmland	0.45	0.34	71	0.50	0.33	72	0.50	0.33	72	0.60	0.36	76	0.59	0.41	74

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	69.49	59.66	61	63.36	55.37	59	66.83	57.15	64	67.56	57.46	58	64.70	56.49	52
Real estate loans secured by 1-4 family	20.12	19.82	50	19.80	19.50	50	20.11	19.43	50	21.79	20.75	54	22.01	21.10	51
Revolving	3.23	2.42	63	3.38	2.79	58	3.24	2.64	59	4.03	3.15	62	4.32	3.50	62
Closed-end	16.88	17.22	53	16.42	16.49	49	16.87	16.59	51	17.76	17.39	54	17.68	17.39	52
Commercial real estate loans	48.65	36.54	72	42.85	32.96	64	45.97	34.63	67	44.93	33.52	66	41.83	32.14	63
Construction and land development	12.77	5.50	92	11.66	4.97	92	12.03	5.26	90	12.12	5.09	91	11.68	5.20	89
1-4 family	2.48	1.11	82	2.14	0.93	81	2.26	0.93	80	2.62	0.94	85	2.46	1.02	81
Other	10.29	4.33	95	9.51	3.90	93	9.77	4.19	93	9.50	4.02	92	9.22	4.05	91
Multifamily	9.40	5.34	84	7.36	4.72	76	9.04	4.96	85	6.72	4.69	75	5.21	4.10	69
Nonfarm nonresidential	26.47	24.14	50	23.83	21.76	51	24.90	22.93	51	26.09	22.15	56	24.94	21.40	57
Owner-occupied	11.44	8.14	70	10.24	7.38	71	10.91	7.68	70	11.14	7.72	74	9.58	8.03	61
Other	15.03	15.71	46	13.59	14.16	46	13.98	14.95	45	14.95	14.34	52	15.36	13.38	54
Real estate loans secured by farmland	0.73	0.59	68	0.72	0.52	72	0.75	0.54	72	0.84	0.55	75	0.86	0.63	73
Loans to depository institutions and acceptances of other banks	0	0.03	32	0.07	0.07	82	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	13.96	20.98	23	20.90	23.90	39	17.29	22.17	34	15.39	19.53	40	17.08	20.32	42
Loans to individuals	1.44	6.28	37	1.48	6.11	39	1.48	6.13	40	1.83	7.13	39	2.02	7.36	38
Credit card loans	0.28	0.51	70	0.28	0.64	67	0.29	0.65	68	0.38	0.81	65	0.41	1.02	65
Agricultural loans	0.28	0.37	68	0.31	0.31	69	0.26	0.32	70	0.37	0.37	73	0.47	0.46	73
Other loans and leases	14.84	8.03	77	13.89	8.93	71	14.14	9.09	72	14.85	9.85	73	15.73	9.66	79
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	468.88	383.17	69	474.16	392.62	61	471.62	381.27	67	446.52	391.26	52	416.79	379.80	52
Real estate loans secured by 1-4 family	135.74	124.52	57	148.14	133.24	59	141.90	125.03	58	144.04	138.18	54	141.77	137.84	50
Revolving	21.80	15.53	66	25.30	19.64	63	22.85	17.42	64	26.63	21.26	62	27.84	23.33	61
Closed-end	113.93	107.53	58	122.85	112.01	57	119.06	106.14	57	117.41	115.20	52	113.93	112.79	54
Commercial real estate loans	328.25	238.21	75	320.65	237.30	66	324.40	234.65	71	296.96	229.44	58	269.48	219.72	56
Construction and land development	86.18	35.52	91	87.25	35.78	90	84.89	35.62	89	80.09	34.95	88	75.24	35.36	86
1-4 family	16.74	7.06	83	16.05	6.74	81	15.93	6.34	81	17.29	6.61	84	15.82	7.04	77
Other	69.44	28.07	96	71.20	27.86	93	68.97	28.16	93	62.80	27.32	88	59.42	27.26	89
Multifamily	63.43	34.78	83	55.08	33.28	83	63.81	32.74	87	44.44	31.04	78	33.56	27.85	72
Nonfarm nonresidential	178.63	157.17	57	178.32	157.33	55	175.69	155.06	55	172.42	152.10	56	160.68	147.22	53
Owner-occupied	77.20	52.65	74	76.63	53.29	69	77.02	52.37	73	73.62	53.07	69	61.72	54.89	59
Other	101.43	102.08	51	101.69	101.60	49	98.67	100.54	48	98.80	97.41	51	98.96	91.80	56
Real estate loans secured by farmland	4.90	3.59	70	5.37	3.50	71	5.32	3.44	72	5.53	3.60	73	5.54	4.02	73
Loans to depository institutions and acceptances of other banks	0	0.18	32	0.51	0.38	83	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	94.17	127.07	35	156.37	159.86	46	122	139.91	42	101.73	122.02	44	110.05	128.82	47
Loans to individuals	9.73	35.29	39	11.04	38.40	43	10.45	37.47	42	12.09	43.51	38	13.02	42.67	39
Credit card loans	1.87	2.61	70	2.11	3.43	69	2.07	3.30	69	2.51	4.34	67	2.64	5.31	67
Agricultural loans	1.87	2.01	69	2.30	2.03	72	1.86	1.88	71	2.43	2.18	73	3.04	2.72	73
Other loans and leases	100.14	46.75	83	103.95	51.14	82	99.77	49.54	81	98.15	52.44	81	101.32	51.79	85
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	37.26	28.84	68	33	26.07	68	35.21	27.32	68	34.24	26.45	64	32.84	24.79	64
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	251.42	187.37	73	246.98	186.18	67	248.49	183.76	69	226.32	178.57	63	211.54	167.93	61
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	328.62	244.59	74	323.61	244.21	67	325.51	240.85	71	299.94	236.10	58	273.26	225.98	56

BHC Name

City/State

# Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	11.79	12.01	55	4.92	10.58	25	10.53	11.17	54	1.21	7.63	11	1.29	7.80	12
Liquid assets	30.75	28.17	59	22.77	24.60	53	27.12	26.22	58	19.70	22.44	52	22.55	22.72	65
Investment securities	17.44	19.64	46	16.21	16.55	51	15.28	17.85	40	17.34	16.99	54	20.48	17.27	68
Net loans and leases	61.69	59.81	54	69.05	63.21	60	65.03	61.58	54	70.75	63.77	63	67.86	63.98	50
Net loans, leases and standby letters of credit	62.46	60.62	53	69.72	64.12	59	65.72	62.48	55	71.53	64.84	62	68.61	65.07	51
Core deposits	84.32	74.75	93	84.23	68.08	96	83.33	70.67	95	81	63.09	95	82.29	62.13	95
Noncore funding	2.86	10.89	12	3.26	16.68	5	3.56	14.13	10	4.84	19.36	9	4.22	21.34	4
Time deposits of \$250K or more	1.09	1.81	37	1.67	2.56	39	1.38	2.11	37	2.12	2.94	42	3.06	2.89	58
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.92	1.20	59	0.45	1.49	41	0.99	1.47	51	1.90	1.94	65	0.38	1.97	30
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.92	0.52	69	0.45	0.52	53	0.99	0.54	63	1.90	0.48	80	0.37	0.54	42
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.56	0.99	56	0.78	2.06	35	0.86	1.24	53	0.43	3.01	22	0.46	3.67	17
Earning assets that reprice within 1 year	41.35	38.93	54	34.11	39.71	32	38.79	39.38	46	35.21	39.29	34	28.64	40.29	19
Interest-bearing liabilities that reprice within 1 year	6.06	7.04	56	7.84	9.42	51	6.96	8.20	55	10.07	10.19	64	11.13	10.01	66
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	35.28	30.25	59	26.27	28.34	44	31.82	29.11	53	25.14	26.63	41	17.51	27.38	30
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-11.28	-1.82	22	-1.94	6.94	27	-8.69	3.20	14	4.12	14.45	20	3.31	16.62	13
Net short-term noncore funding dependence	-11.64	-8.21	32	-2.51	-2.29	39	-9.14	-4.76	28	3.58	3.38	41	2.65	4.66	30
Short-term investment / Short-term noncore funding	458.24	284.81	78	177.25	138.95	69	329.58	184.19	81	27.72	77.77	37	35.53	66.46	47
Liquid assets - short-term noncore funding / Nonliquid assets	40.70	34.02	64	25.89	23.27	62	32.82	28.18	62	19.10	16.97	61	24.43	16.04	77
Net loans and leases / Total deposits	72.08	74.66	45	80.23	82.84	39	76.62	79.43	40	84.92	90.31	33	79.34	90.08	22
Net loans and leases / Core deposits	73.15	81.17	37	81.98	93.70	29	78.04	88.34	31	87.34	103.93	27	82.46	105	15
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.28	0.84	69	2.22	1.82	65	1.72	1.57	61	0.59	0.72	53	-1.50	-0.82	22
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.12	1.94	38	3.24	4.82	32	2.20	4.31	22	0.10	1.36	18	-3.21	-1.98	16
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	14.52	13.42	62	25.94	12.14	73	21.27	11.38	71	31.54	12.67	80	33.42	16.19	77
Available-for-sale securities	85.48	84.66	39	74.06	85.75	27	78.73	87.23	28	68.46	85.40	19	66.58	81.88	23
U.S. Treasury securities	1.01	5.52	43	0	5.43	13	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0.54	4.50	34	0.78	3.23	42	0.71	4.01	37	1.12	3.49	48	1.25	4.02	50
Municipal securities	0.63	8.87	24	1.68	9.39	29	1.28	9.83	27	2.45	7.75	37	3.18	9.16	39
Mortgage-backed securities	97.83	66.59	97	97.54	67.27	96	98.01	66.64	96	96.44	67.43	93	95.57	65.45	94
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.17	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	0.30	8.69	6	1.04	11.75	4	0.82	10.55	10	1.18	11.86	8	0.91	11.91	9
Debt securities 1 to 5 years	0.74	17.05	3	0.58	18.03	4	0.35	17.03	3	1.37	17.94	12	2.30	19.18	16
Debt securities over 5 years	98.96	72.17	98	98.38	66.01	98	98.82	69.86	97	97.44	66.02	96	96.80	64.73	96
Pledged securities	72.54	33.87	90	77.58	37.40	92	77.64	35.67	93	75.62	30.57	96	78.76	33.30	95
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	161.20	51.37	87	183.60	146.89	66	969.36	183.32	95	-5.02	26.69	30	9.71	6.77	58
Investment securities	17.20	33.34	37	3.03	14.17	34	8.09	23.62	28	-14	11.75	4	-17.41	9.42	5
Core deposits	9.08	16.88	21	18.35	25.99	31	26.15	26.88	52	0	11.23	7	7.23	7.29	58
Noncore funding	-4.46	-23.76	75	-3.44	-2.41	50	-9.85	-12.18	52	16.50	6.59	73	-69.23	10.67	0

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	4,802,613	4,391,146	4,866,507	4,349,323	3,917,925
Commit: Secured commercial real estate loans	2,258,905	1,892,761	2,284,705	1,980,966	1,674,351
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	327,617	336,608	321,215	329,046	320,743
Securities underwriting	0	0	0	0	0
Standby letters of credit	132,241	105,719	113,774	105,226	100,180
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	174,203	73,416	172,008	79,316	38,979
Credit derivatives - notional amount (holding company as beneficiary)	50,307	41,699	41,072	37,553	23,053
Credit derivative contracts w/ purchased credit protection-investment grade	224,510	115,115	213,080	116,869	62,032
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	511,500	532,500	521,500	453,500	300,017
Written options contracts (interest rate)	435,105	643,961	547,176	343,897	204,060
Purchased options contracts (interest rate)	96,500	95,000	64,000	122,500	50,000
Interest rate swaps	1,148,594	978,063	1,124,620	893,110	535,767
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	28.09	22.45	75	27.98	21.74	76	29.40	22.01	78	32.22	23.52	79	29.49	24.05	71
Standby letters of credit	0.77	0.67	67	0.67	0.72	60	0.69	0.71	65	0.78	0.84	58	0.75	0.92	54
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1.02	0.25	87	0.47	0.39	72	1.04	0.35	86	0.59	0.42	73	0.29	0.52	73
Credit derivatives - notional amount (holding company as beneficiary)	0.29	0.19	75	0.27	0.33	71	0.25	0.30	72	0.28	0.52	74	0.17	0.75	73
Credit derivative contracts w/ purchased credit protection-investment grade	1.31	0.18	91	0.73	0.22	85	1.29	0.25	89	0.87	0.30	84	0.47	0.52	84
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	12.82	49.75	38	14.34	51.68	36	13.64	48.62	35	13.43	68.47	35	8.20	65.81	30
Interest rate contracts	12.82	35.96	42	14.34	36.85	39	13.64	34.36	37	13.43	47.31	38	8.20	43.84	32
Interest rate futures and forward contracts	2.99	5.17	78	3.39	9.28	78	3.15	6.21	73	3.36	10.67	76	2.26	11.40	74
Written options contracts (interest rate)	2.54	1.82	79	4.10	2.30	84	3.31	2.18	80	2.55	2.47	80	1.54	2.16	70
Purchased options contracts (interest rate)	0.56	1.33	67	0.61	1.51	67	0.39	1.46	62	0.91	2.65	66	0.38	2.32	60
Interest rate swaps	6.72	20.67	33	6.23	22.27	28	6.79	20.83	28	6.62	28.86	26	4.03	26.74	21
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	43.90	42.93	69	43.15	41.55	69	45.74	42.82	71	46.32	45.53	71	43.65	44.93	65

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	2,191,699	2,249,524	2,257,296	1,813,007	1,089,844
Interest rate contracts	2,191,699	2,249,524	2,257,296	1,813,007	1,089,844
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	511,500	532,500	521,500	453,500	300,017
Written options	435,105	643,961	547,176	343,897	204,060
Exchange-traded	84,000	117,000	118,500	197,000	100,000
Over-the-counter	351,105	526,961	428,676	146,897	104,060
Purchased options	96,500	95,000	64,000	122,500	50,000
Exchange-traded	96,500	95,000	64,000	122,500	50,000
Over-the-counter	0	0	0	0	0
Swaps	1,148,594	978,063	1,124,620	893,110	535,767
Held for trading	1,523,094	1,363,063	1,451,120	1,457,110	853,767
Interest rate contracts	1,523,094	1,363,063	1,451,120	1,457,110	853,767
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	668,605	886,461	806,176	355,897	236,077
Interest rate contracts	668,605	886,461	806,176	355,897	236,077
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,787,104	1,547,678	1,779,199	1,341,479	779,817
One year or less	567,037	547,607	523,035	358,537	268,330
Over 1 year to 5 years	343,510	305,947	426,281	428,035	282,166
Over 5 years	876,557	694,124	829,883	554,907	229,321
Gross negative fair value (absolute value)	3,489	4,842	5,124	6,072	4,207
Gross positive fair value	32,135	58,753	47,679	17,941	12,305
Held for trading	28,149	44,423	38,119	16,453	11,118
Non-traded	3,986	14,330	9,560	1,488	1,187
Current credit exposure on risk-based capital derivative contracts	32,105	58,752	47,679	17,941	12,305
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	23.34	12.57	74	23.67	12.99	77	23.10	14.05	72	25.01	13.49	76	27.53	12.78	80
Written options	19.85	7.49	82	28.63	8.37	86	24.24	8.18	85	18.97	5.91	90	18.72	6.60	88
Exchange-traded	3.83	0.11	96	5.20	0.13	97	5.25	0.14	96	10.87	0.15	97	9.18	0.23	96
Over-the-counter	16.02	7.20	80	23.43	7.94	85	18.99	7.73	83	8.10	5.10	75	9.55	5.49	75
Purchased options	4.40	3.44	67	4.22	3.38	68	2.84	3.42	63	6.76	4.42	71	4.59	4.19	63
Exchange-traded	4.40	0.12	96	4.22	0.14	95	2.84	0.15	95	6.76	0.28	95	4.59	0.32	95
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	52.41	71.23	23	43.48	69.92	18	49.82	68.76	25	49.26	69.75	24	49.16	70.34	21
Held for trading	69.49	40.60	57	60.59	43.50	51	64.29	43.53	53	80.37	44.16	68	78.34	46.31	60
Interest rate contracts	69.49	34.42	68	60.59	37.56	57	64.29	36.62	63	80.37	37.24	79	78.34	38.40	73
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	30.51	59.40	42	39.41	56.50	48	35.71	56.47	46	19.63	55.84	31	21.66	53.69	39
Interest rate contracts	30.51	56.19	43	39.41	54.31	49	35.71	53.82	47	19.63	52.22	33	21.66	50.60	40
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	81.54	91.87	20	68.80	89.91	16	78.82	91.48	20	73.99	93.86	16	71.55	94.47	11
One year or less	25.87	28.05	59	24.34	30.94	56	23.17	32.05	50	19.78	32.17	49	24.62	32.51	57
Over 1 year to 5 years	15.67	26.03	33	13.60	27.26	30	18.88	27.06	40	23.61	30.45	45	25.89	31.16	41
Over 5 years	39.99	30.08	62	30.86	28.48	55	36.76	29.56	57	30.61	28.09	57	21.04	28.71	43
Gross negative fair value (absolute value)	0.16	1.25	13	0.22	1.76	13	0.23	1.55	10	0.33	0.83	33	0.39	0.72	23
Gross positive fair value	1.47	1.68	41	2.61	2.69	51	2.11	2.23	52	0.99	1.19	43	1.13	0.85	76
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0	0.05	17	0	0.07	15	0	0.07	14	0	0.06	26	0	0.06	25
Gross positive fair value (X)	0.02	0.07	38	0.04	0.11	35	0.03	0.09	35	0.01	0.07	32	0.01	0.06	35
Held for trading (X)	0.02	0.05	51	0.03	0.08	46	0.03	0.07	47	0.01	0.06	45	0.01	0.05	50
Non-traded (X)	0	0.01	34	0.01	0.02	52	0.01	0.02	49	0	0.01	37	0	0.01	27
Current credit exposure (X)	0.02	0.05	45	0.04	0.08	42	0.03	0.06	42	0.01	0.05	37	0.01	0.04	48
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.26	0.63	43	0.51	1.03	40	0.40	0.85	39	0.16	0.73	39	0.11	0.53	50

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	117,306	85,092	85,092	80,521	80,812
Gross losses	6,073	7,415	11,475	14,939	29,860
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,291	4,777	9,608	8,671	12,581
Net losses	-1,218	2,638	1,867	6,268	17,279
Provision for loan and lease losses	-14,492	38,766	36,113	10,839	16,988
Adjustments	0	-2,032	-2,032	0	0
Ending balance	104,032	119,188	117,306	85,092	80,521
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.17	-0.14	37	0.53	0.85	30	0.24	0.51	17	0.08	0.15	33	0.13	0.14	55
Provision for loan and lease losses / Average loans and leases	-0.26	-0.25	38	0.76	1.37	31	0.34	0.82	15	0.12	0.24	34	0.19	0.24	56
Provision for loan and lease losses / Net loan and lease losses	1,189.82	77.32	90	1,469.52	792.43	83	1,934.28	487.86	93	172.93	130.58	79	98.32	134.68	31
Allowance for loan and lease losses / Total loans and leases not held for sale	1.01	1.39	22	1.12	1.51	26	1.12	1.58	24	0.90	0.83	57	0.90	0.90	52
Allowance for loan and lease losses / Total loans and leases	0.98	1.37	24	1.09	1.48	23	1.08	1.55	22	0.88	0.81	55	0.89	0.89	50
Allowance for loan and lease losses / Net loans and leases losses (X)		15.27		22.59	11.83	84	62.83	11.58	94	13.58	8.03	81	4.66	7.54	48
Allowance for loan and lease losses / Nonaccrual assets	202.22	318.67	35	238.40	321.01	49	185.82	299.17	33	159.87	218.72	50	130.67	214.03	35
ALLL / 90+ days past due + nonaccrual loans and leases	77.98	260.68	12	111.32	244.42	19	63.71	244.34	10	87.88	151.73	30	79.40	160.51	21
Gross loan and lease losses / Average loans and leases	0.11	0.22	34	0.15	0.35	28	0.11	0.34	19	0.16	0.28	36	0.33	0.30	68
Recoveries / Average loans and leases	0.13	0.08	78	0.09	0.07	73	0.09	0.07	71	0.09	0.08	66	0.14	0.09	78
Net losses / Average loans and leases	-0.02	0.13	8	0.05	0.28	19	0.02	0.27	8	0.07	0.21	30	0.19	0.22	59
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	63.54	16.12	94	31.98	15.46	89	64.31	33.98	86	29.04	36.22	47	59.09	41.30	80
Earnings coverage of net loan and lease losses (X)	-84.86	4.52	9	38.38	21.56	82	120.99	22.91	93	29.46	24.40	69	10.93	21.75	41
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans	-0.06	0.03	5	0.05	0.03	72	0.03	0.04	51	-0.01	0.01	19	0.02	0.02	58
Real estate loans secured by 1-4 family	-0.03	-0.01	31	-0.01	0.01	27	-0.02	0.01	24	-0.01	0.01	36	0.04	0.01	69
Revolving	0.03	-0.05	79	0	0.01	57	-0.02	0.01	36	0.01	0.02	54	-0.02	0.03	22
Closed-end	-0.04	-0.01	23	-0.02	0.01	23	-0.02	0	21	-0.01	0	29	0.05	0.01	86
Commercial real estate loans	-0.08	0.05	3	0.07	0.03	78	0.05	0.07	54	-0.01	0.01	9	0.01	0.01	61
Construction and land development	-0.17	0	3	-0.03	0	15	-0.07	0	9	-0.07	-0.01	13	-0.09	-0.03	16
1-4 family	0	0	23	0	0	24	0	0	30	0	0	29	-0.04	-0.01	8
Other	-0.16	-0.01	3	-0.03	0	11	-0.07	0	7	-0.07	-0.01	11	-0.05	-0.02	21
Multifamily	0	0.01	51	0	0	58	0	0	21	0	0	56	0.02	0	86
Nonfarm nonresidential	-0.07	0.07	4	0.15	0.05	82	0.12	0.11	67	0.01	0.02	53	0.06	0.02	78
Owner-occupied	-0.07	0.01	2	0.17	0.02	93	0.08	0.02	86	0	0.01	62	0.06	0.01	86
Other	0	0.06	20	-0.02	0.03	4	0.04	0.08	57	0.01	0.01	64	0	0.01	57
Real estate loans secured by farmland	-0.03	-0.01	12	-0.03	0.02	7	-0.03	0.02	7	-0.04	0.01	6	-0.03	0	15
Commercial and industrial loans	0.24	0.20	59	0.05	0.46	18	-0.01	0.47	3	0.28	0.37	50	0.87	0.31	89
Loans to individuals	0.11	0.78	12	0.52	1.41	26	0.13	1.13	9	0.26	1.17	17	0.07	1.16	7
Credit card loans	1.29	2.18	27	2.38	3.43	27	1.58	2.92	25	2.54	3.11	32	1.55	2.92	22
Agricultural loans	0.07	0.03	83	0.90	0.15	88	0.25	0.19	77	0.15	0.08	76	0.23	0.15	76
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	-0.09	0.08	5	-0.01	0.13	10	-0.01	0.15	10	0.17	0.15	68	0.17	0.14	70

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	18,691	71,889	29,360	27,876	41,416
90+ days past due loans and leases	81,962	57,076	120,985	43,596	39,786
Nonaccrual loans and leases	51,446	49,995	63,128	53,227	61,624
Total past due and nonaccrual loans and leases	152,099	178,960	213,473	124,699	142,826
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	52	71	0	0	187
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	22,563	25,289	24,254	28,128	16,706
Total restructured loans and leases	22,615	25,360	24,254	28,128	16,893
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	13,741	64,874	21,498	14,904	23,573
90+ days past due loans held for sale	81,538	56,269	119,409	41,648	37,384
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	95,279	121,143	140,907	56,552	60,957
Restructured loans and leases in compliance	2,500	1,518	1,506	3,396	11,296
Other real estate owned	9,439	18,276	11,651	29,248	34,668
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.18	0.27	42	0.66	0.36	82	0.27	0.39	40	0.29	0.43	39	0.46	0.44	59
90+ days past due loans and leases	0.77	0.10	93	0.52	0.13	85	1.11	0.12	94	0.45	0.15	85	0.44	0.17	83
Nonaccrual loans and leases	0.48	0.58	46	0.46	0.61	35	0.58	0.66	50	0.55	0.51	60	0.68	0.54	71
90+ days past due and nonaccrual loans and leases	1.25	0.73	86	0.98	0.80	71	1.69	0.85	86	1	0.71	80	1.11	0.75	79
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	44	0	0.01	37	0	0.01	16	0	0.01	13	0	0.02	38
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.21	0.12	78	0.23	0.13	77	0.22	0.13	79	0.29	0.14	84	0.18	0.16	61
30-89 days past due loans held for sale	0.13	0	97	0.59	0	99	0.20	0	98	0.15	0	97	0.26	0	99
90+ days past due loans held for sale	0.77	0	98	0.51	0	98	1.10	0	99	0.43	0	98	0.41	0	98
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.18	0.27	42	0.66	0.37	82	0.27	0.40	40	0.29	0.43	39	0.46	0.44	59
90+ days past due assets	0.77	0.10	93	0.52	0.13	85	1.11	0.12	94	0.45	0.15	85	0.44	0.18	84
Nonaccrual assets	0.48	0.59	46	0.46	0.62	34	0.58	0.67	49	0.55	0.53	59	0.68	0.57	69
30+ days past due and nonaccrual assets	1.43	1.04	76	1.63	1.21	76	1.96	1.29	81	1.29	1.19	65	1.57	1.26	73
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.78	0.43	87	0.68	0.49	79	1.11	0.52	87	0.72	0.44	84	0.76	0.48	84
90+ days past due and nonaccrual assets + other real estate owned	0.84	0.46	87	0.80	0.52	80	1.18	0.55	87	0.93	0.48	88	1.02	0.52	87
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.37	0.52	36	0.45	0.56	40	0.46	0.60	37	0.64	0.53	63	0.81	0.60	73
Allowance for loan and lease losses	60.98	67.93	54	58.61	65.48	50	65.03	66.66	53	100.92	115.41	49	133.85	118.28	67
Equity capital + allowance for loan and lease losses	3.37	4.43	36	3.90	4.83	41	4.10	4.97	40	4.92	4.28	60	6.45	4.79	72
Tier 1 capital + allowance for loan and lease losses	3.95	5.28	37	4.67	5.98	39	4.85	6.05	40	5.89	5.65	58	7.63	6.16	67
Loans and leases + other real estate owned	0.60	0.88	34	0.64	0.92	35	0.70	0.97	33	0.89	0.85	54	1.18	0.96	69

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.24	0.24	59	1.01	0.39	89	0.38	0.39	57	0.37	0.38	62	0.63	0.42	80
90+ days past due	1.11	0.12	92	0.82	0.15	88	1.66	0.16	92	0.66	0.16	88	0.67	0.22	84
Nonaccrual	0.48	0.65	46	0.38	0.63	31	0.52	0.76	36	0.41	0.46	50	0.47	0.57	47
Commercial and industrial															
30–89 days past due	0.01	0.17	12	0.03	0.23	15	0.02	0.23	10	0.04	0.31	13	0.11	0.30	23
90+ days past due	0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	33	0	0.05	11
Nonaccrual	0.41	0.64	44	0.79	0.75	61	0.83	0.75	60	1.47	0.83	79	1.54	0.76	86
Individuals															
30–89 days past due	0.55	0.55	56	0.63	0.58	54	0.67	0.83	44	1.49	0.83	82	1.18	0.84	71
90+ days past due	0.08	0.07	70	0.13	0.13	70	0.15	0.14	68	0.22	0.17	72	0.16	0.16	68
Nonaccrual	0.03	0.18	37	0.07	0.22	42	0.05	0.28	33	0.06	0.17	42	0.11	0.23	46
Depository institution loans															
30–89 days past due		0		0	0.03	45		0			0			0	
90+ days past due		0		0	0	49		0			0			0	
Nonaccrual		0		0	0	48		0			0			0	
Agricultural															
30–89 days past due	0.06	0.16	61	1.06	0.31	83	0	0.17	28	0.34	0.24	72	0	0.17	54
90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
Nonaccrual	0.83	0.69	73	0.62	0.80	65	0.53	0.49	73	0.03	0.67	45	0.26	0.75	58
Foreign governments															
30–89 days past due		0.01			0			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0	0.11	38	0	0.14	25	0.02	0.18	44	0.01	0.20	32	0.02	0.17	38
90+ days past due	0	0.01	35	0	0.01	66	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0.59	0.13	90	0.32	0.15	79	0.62	0.15	88	0.34	0.13	82	0.69	0.14	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.80	0.35	86	3.16	0.60	97	1.21	0.65	83	1.04	0.67	80	1.73	0.71	89
	90+ days past due	3.82	0.27	93	2.62	0.29	91	5.52	0.33	95	2.01	0.31	89	1.92	0.46	87
	Nonaccrual	0.74	0.82	57	0.78	0.84	58	0.74	0.89	53	0.80	0.73	63	0.74	0.86	51
Revolving	30-89 days past due	0.16	0.29	34	0.25	0.40	40	0.30	0.48	37	0.47	0.45	51	0.57	0.50	55
	90+ days past due	0.01	0.02	73	0.01	0.03	66	0.01	0.03	69	0.03	0.05	66	0.01	0.05	58
	Nonaccrual	0.68	1.05	55	0.55	1.27	42	0.68	1.13	45	0.60	1	48	0.53	1.17	41
Closed-end	30-89 days past due	0.92	0.36	87	3.76	0.61	98	1.39	0.65	86	1.17	0.70	80	2.02	0.75	90
	90+ days past due	4.55	0.29	95	3.16	0.33	91	6.58	0.38	95	2.46	0.35	90	2.39	0.53	87
	Nonaccrual	0.76	0.77	59	0.83	0.81	58	0.76	0.87	53	0.85	0.70	66	0.78	0.84	52
Junior lien	30-89 days past due	0.01	0.01	54	0.01	0.02	36	0	0.02	29	0.01	0.02	42	0.01	0.03	41
	90+ days past due	0	0	36	0	0	67	0	0	32	0	0	29	0	0	70
	Nonaccrual	0.01	0.04	31	0.01	0.05	32	0.01	0.04	28	0.03	0.04	48	0.04	0.06	53
Commercial real estate	30-89 days past due	0.01	0.14	19	0.02	0.23	19	0.02	0.26	12	0.06	0.18	28	0.07	0.17	25
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0.02	0.03	65	0.03	0.03	72
	Nonaccrual	0.38	0.52	48	0.19	0.43	28	0.42	0.62	46	0.21	0.23	52	0.31	0.28	64
Construction and development	30-89 days past due	0.03	0.12	46	0.07	0.24	50	0.03	0.28	33	0.06	0.28	41	0.03	0.21	30
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	68	0.01	0.02	69
	Nonaccrual	0.45	0.36	75	0.07	0.25	42	0.46	0.41	75	0.08	0.20	49	0.21	0.19	66
1-4 family	30-89 days past due	0.01	0.02	72	0.04	0.04	70	0.02	0.03	64	0.02	0.06	55	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.41	0.02	96	0	0.04	27	0.41	0.03	95	0	0.02	30	0.01	0.02	62
Other	30-89 days past due	0.01	0.07	52	0.03	0.17	47	0	0.22	32	0.04	0.20	47	0.03	0.13	42
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	74	0.01	0.02	74
	Nonaccrual	0.04	0.29	49	0.07	0.18	49	0.04	0.35	42	0.08	0.17	55	0.20	0.15	72
Multifamily	30-89 days past due	0	0.06	28	0	0.08	24	0.01	0.09	46	0	0.08	19	0.02	0.10	49
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0.02	0.08	47	0	0.11	20	0.04	0.05	64	0	0.08	23
Nonfarm non-residential	30-89 days past due	0	0.14	17	0.01	0.20	17	0.02	0.23	18	0.07	0.14	33	0.09	0.17	34
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0.03	0.03	71	0.04	0.03	77
	Nonaccrual	0.48	0.66	49	0.30	0.55	38	0.56	0.80	47	0.31	0.28	61	0.42	0.30	66
Owner Occupied	30-89 days past due	0	0.04	28	0.01	0.07	21	0.01	0.07	24	0.01	0.07	21	0.08	0.09	50
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	61	0.01	0.01	72
	Nonaccrual	0.23	0.25	53	0.20	0.24	48	0.25	0.27	48	0.25	0.16	71	0.40	0.17	85
Other	30-89 days past due	0	0.09	12	0	0.11	20	0.01	0.14	31	0.06	0.07	55	0.01	0.07	29
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0.03	0.01	80	0.03	0.01	82
	Nonaccrual	0.25	0.40	51	0.10	0.24	36	0.31	0.44	50	0.05	0.10	47	0.02	0.13	24
Farmland	30-89 days past due	0.01	0.11	61	0.21	0.31	65	0.13	0.11	73	0.01	0.23	49	0.28	0.25	69
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0.06	0.01	90	0	0.01	42
	Nonaccrual	0.23	1.10	51	0.88	1.24	50	0.23	1.13	44	0.92	0.84	63	1.19	1.23	67
Credit card	30-89 days past due	0.66	0.63	48	0.91	0.90	54	0.64	0.95	26	1.72	1.19	79	1.49	1.22	70
	90+ days past due	0.23	0.39	47	0.47	0.76	37	0.47	0.63	40	0.71	0.78	43	0.58	0.73	43
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	223,499	243,827	246,335	269,776	323,262
Retained earnings	1,593,122	1,452,245	1,527,032	1,414,526	1,323,870
Accumulated other comprehensive income (AOCI)	-10,641	10,565	-1,051	-23,600	-55,679
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,805,980	1,706,637	1,772,316	1,660,702	1,591,453
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	375,519	378,694	377,523	371,634	375,594
Accumulated other comprehensive income-related adjustments	-10,641	10,565	-1,051	-23,600	-55,679
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,441,102	1,317,378	1,395,844	1,312,668	1,271,538
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,441,102	1,317,378	1,395,844	1,312,668	1,271,538
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	60,000	60,000	60,000	60,000	60,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	60,000	60,000	60,000	60,000	60,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	60,000	60,000	60,000	60,000	60,000
<b>Tier 1 Capital</b>	1,501,102	1,377,378	1,455,844	1,372,668	1,331,538
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	122,932	0	122,921	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	104,444	122,509	118,029	85,092	80,521
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	227,376	122,509	240,950	85,092	80,521
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	227,376	122,509	240,950	85,092	80,521
Exited advanced approach tier 2 capital					
Total capital	1,728,478	1,499,887	1,696,794	1,457,760	1,412,059
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	17,048,784	15,557,077	15,978,100	13,466,233	13,347,933
Less: Deductions from common equity tier 1 capital	375,519	378,694	377,523	371,634	375,594
Less: Other deductions	0	1,220	647	0	0
Total assets for leverage ratio	16,673,265	15,177,163	15,599,930	13,094,599	12,972,339
Total risk-weighted assets	12,256,492	11,539,157	12,017,378	11,002,877	10,803,312
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.76	12.66	40	11.42	11.98	41	11.62	12.35	41	11.93	12.11	50	11.77	12.09	52
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.25	13.44	34	11.94	12.72	43	12.11	13.08	39	12.48	12.78	52	12.33	12.85	51
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.10	15.42	27	13	14.77	19	14.12	15.23	33	13.25	14.36	37	13.07	14.45	31
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9	9.11	50	9.08	9.03	55	9.33	9.13	57	10.48	9.76	72	10.26	9.71	70
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<b>Total Insurance Underwriting Equity</b>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
<b>Total Insurance Underwriting Net Income</b>							
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<b>Claims and Claims Adjusted Expense Reserves (P/C)</b>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
<b>Unearned Premiums (P/C)</b>							
Unearned premiums (P/C)	0	0	0	0	0		
<b>Policyholder Benefit and Contractholder Funds (L/H)</b>							
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
<b>Separate Account Liabilities (L/H)</b>							
Separate account liabilities (L/H)	0	0	0	0	0		
<b>Insurance Activities Revenue</b>							
Insurance activities revenue	24,662	23,418	45,176	42,396	40,481	5.31	35.28
Other insurance activities income	24,662	23,418	45,176	42,396	40,481	5.31	35.28
<b>Insurance and Reinsurance Underwriting Income</b>							
Insurance and reinsurance underwriting income	0	0	0	0	0		
<b>Premiums</b>							
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
<b>Insurance Benefits, Losses, Expenses</b>							
Insurance benefits, losses, expenses	0	0	0	0	0		
<b>Net Assets of Insurance Underwriting Subsidiaries</b>							
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
<b>Life Insurance Assets</b>							
Life insurance assets	267,729	262,081	267,832	258,488	251,252	2.16	8.96

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
<b>Insurance Underwriting Assets / Consolidated Assets</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53		
<b>Insurance Activities Revenue / Adjusted Operating Income</b>															
Insurance activities revenue / Adjusted operating income	7.19	0.37	97	6.71	0.39	96	6.34	0.41	96	6.80	0.47	94	6.57	0.47	94
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46		
<b>Insurance Underwriting Net Income / Consolidated Net Income</b>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49		
<b>Reinsurance Recovery (P/C) / Total Assets (P/C)</b>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17		
<b>Reinsurance Recovery (L/H) / Total Assets (L/H)</b>															
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31		
<b>Net Assets of Insurance Underwriting Subsidiaries / Consolidated Assets</b>															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.68	11.54	69	17.51	11.35	75	17.03	11.03	75	17.73	11.51	75	17.79	10.22	78
<b>Broker-Dealer Activities</b>															
<b>Net Assets of Broker-Dealer Subsidiaries (\$000)</b>															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

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## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets		3.19			5.10			2.04			12.40			3.24	
Deposits		9.07			10.22			3.46			10.36			5	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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## Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	22,935	58,714	109,258	120,308	128,604	-60.94	-31.28
Dividends .....	22,898	58,710	109,243	120,297	128,592	-61.00	-31.38
Interest .....	37	4	15	11	12	825.00	362.50
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	18	32	51	79	74	-43.75	-18.18
Dividends .....	18	32	51	79	74	-43.75	-18.18
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	22,953	58,746	109,309	120,387	128,678	-60.93	-31.27
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	0	0	0	0		
Total operating income .....	22,953	58,746	109,309	120,387	128,678	-60.93	-31.27
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	2,376	0	453	0	0		
Other expenses .....	1,664	1,987	3,534	3,832	3,815	-16.26	-16.55
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	4,040	1,987	3,987	3,832	3,815	103.32	102.61
Income (loss) before taxes .....	18,913	56,759	105,322	116,555	124,863	-66.68	-39.78
Applicable income taxes (credit) .....	-994	-488	-979	-934	-930		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	19,907	57,247	106,301	117,489	125,793	-65.23	-38.09
Equity in undistributed income of subsidiaries .....	80,036	-2,879	53,724	32,971	23,791		389.49
Bank subsidiaries .....	80,036	-2,879	53,724	32,971	23,791		389.49
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	99,943	54,368	160,025	150,460	149,584	83.83	106.04
<b>Memoranda</b>							
Bank net income .....	102,934	55,831	162,967	153,268	152,383	84.37	107.03
Nonbank net income .....	18	32	51	79	74	-43.75	-18.18
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

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# Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	1,841,150	93.68	1,719,793	99.03	1,767,309	91.67	1,705,788	1,635,482	7.06	17.37
Common and preferred stock	1,841,150	93.68	1,719,793	99.03	1,767,309	91.67	1,705,788	1,635,482	7.06	17.37
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	1,856	0.09	1,856	0.11	1,856	0.10	1,856	1,856	0.00	0.00
Common and preferred stock	1,856	0.09	1,856	0.11	1,856	0.10	1,856	1,856	0.00	0.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	121,581	6.19	14,591	0.84	158,275	8.21	15,707	16,437	733.26	726.46
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	816	0.04	479	0.03	394	0.02	302	919	70.35	-69.14
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,965,403	100.00	1,736,719	100.00	1,927,834	100.00	1,723,653	1,654,694	13.17	23.77
<b>Liabilities and Capital</b>										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	122,932	6.25	0	0	122,921	6.38	0	0		
Other liabilities	1,303	0.07	916	0.05	1,937	0.10	1,089	1,377	42.25	-49.92
Balance due to subsidiaries and related institutions	61,859	3.15	61,859	3.56	61,859	3.21	61,862	61,864	0.00	0.00
Total liabilities	186,094	9.47	62,775	3.61	186,717	9.69	62,951	63,241	196.45	188.69
Equity Capital	1,779,309	90.53	1,673,944	96.39	1,741,117	90.31	1,660,702	1,591,453	6.29	16.79
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	13,079	0.67	13,214	0.76	13,215	0.69	13,376	13,717	-1.02	-7.18
Common surplus	210,420	10.71	230,613	13.28	233,120	12.09	256,400	309,545	-8.76	-42.27
Retained earnings	1,566,451	79.70	1,419,552	81.74	1,495,833	77.59	1,414,526	1,323,870	10.35	35.39
Accumulated other comprehensive income	-10,641	-0.54	10,565	0.61	-1,051	-0.05	-23,600	-55,679		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,965,403	100.00	1,736,719	100.00	1,927,834	100.00	1,723,653	1,654,694	13.17	23.77
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	61,856	3.15	61,856	3.56	61,856	3.21	61,856	61,856	0.00	0.00
Notes payable to subsidiaries that issued TPS	60,000	3.05	60,000	3.45	60,000	3.11	60,000	60,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

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**Parent Company Analysis—Part 1**

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	11.29	12.64	45	6.58	4.33	67	9.52	7.29	72	9.28	9.68	44	9.43	10.40	36
Bank net income / Average equity investment in banks	11.44	12.37	45	6.54	4.55	58	9.43	7.45	70	9.20	10.51	38	9.36	11.19	33
Nonbank net income / Average equity investment in nonbanks	1.94	13.40	29	3.45	7.01	49	2.75	9.75	38	4.26	7.89	45	3.99	7.10	41
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	102.99	96.24	62	102.69	91.35	42	101.84	88.16	45	101.87	82.22	47	101.87	82.56	44
Nonbank net income / Parent net income	0.02	3.10	32	0.06	6.35	32	0.03	3.59	29	0.05	5.93	27	0.05	3.78	33
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	10.46	16.87	40	3.75	20.37	18	10.72	20.06	40	3.79	20.43	19	3.97	20.88	20
Total debt / Equity capital	6.91	11.60	46	0	14.50	11	7.06	14.41	44	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	10.28	13.82	43	3.58	16.78	21	10.51	16.67	44	3.61	16.36	22	3.77	17.10	24
Total debt + Loans guaranteed for affiliate / Equity capital	6.91	11.69	46	0	14.81	11	7.06	14.68	43	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	6.91	11.71	46	0	14.64	11	7.06	14.52	44	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	6.91	11.05	47	0	13.39	12	7.06	13.56	44	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	59.54	39.10	66	0	29.33	11	58.19	34.67	74	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	103.58	103.07	54	102.85	103.11	51	101.61	102.81	44	102.83	103.22	53	102.88	103.10	52
Total investment in subs / Equity capital	103.58	108.26	46	102.85	110.49	38	101.61	110.16	31	102.83	111.07	38	102.88	112.48	39
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.32	0.25	60	0.44	0.67	53	0.18	0.47	43	0.31	0.36	52	0.31	0.35	55
Equity investment in subs – equity cap / Net income-div (X)	0.45	0.83	38	0.96	3.93	33	0.28	1.82	11	0.52	1.22	32	0.53	1.22	29
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	71.77	138.64	20	188.76	143.95	74	175.74	136.59	77	190.65	177.68	59	195.66	162.34	68
Cash from ops + noncash items + op expense / Op expense + dividend	64.92	130.64	24	184.20	154.33	69	175.22	147.24	69	187.82	190.27	54	193.56	174.91	63
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-9.98	103.17	10	96.44	148.07	39	327.18	134.08	95	98.85	116.34	29	99.32	103.19	46
Pretax operating income + interest expense / Interest expense	896	1,479.01	47		2,733.67		23,349.89	2,016.32	94		1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	734.24	1,667.11	39	5,424.48	1,374.36	92	5,007.83	1,539.23	89	4,557.17	1,632.83	90	5,192.29	1,369.37	93
Dividends + interest from subsidiaries / Interest expense + dividends	72.40	153.06	23	199.86	169.52	68	184.57	150.43	70	201.30	210.80	55	206.13	188.90	59
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	6.16	3.64	71	0.81	3.69	42	8.13	3.85	79	0.87	2.64	46	0.97	2.61	45
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	147.31	78.46	89	51.34	73.92	38	55.29	81.10	33	50.90	57.84	53	49.63	57.26	50
Dividends declared / Net income .....	29.34	25.30	60	54.06	60.26	49	36.72	42.29	43	39.75	33.08	62	41.73	27.33	77
Net income – dividends / Average equity.....	7.98	9.64	41	3.02	1.15	63	6.02	4.14	72	5.59	6.46	40	5.49	7.33	26
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	78.08	139.49	30	199.74	166.94	67	185.89	132.17	70	201.15	178.13	56	205.99	157.73	62
Dividends from nonbank subsidiaries .....	0.06	3.97	60	0.11	3.69	62	0.09	3.41	53	0.13	7.53	42	0.12	7.13	49
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	78.14	193.08	20	199.85	205.70	63	185.97	174.85	63	201.28	260.40	44	206.11	215.26	50
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	22.25	36.56	33	105.16	82.59	65	67.03	60.28	54	78.49	66.55	63	84.39	60.71	77
Interest income from bank subsidiaries.....	0.04	0.11	69	0.01	0.58	48	0.01	0.36	49	0.01	0.54	43	0.01	0.52	43
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	22.28	38.35	32	105.16	98.26	60	67.04	62.88	51	78.50	69.36	58	84.40	63.43	70
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	54.17	70	100	52.25	76	100	56.39	72	100	82.95	65	100	51.40	79
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	100	76.16	67	100	78.35	67	100	79.84	64	100	150.41	51	100	99.33	59
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.76	67.82	82	99.94	66.84	83	99.94	69.76	89	99.93	67.32	92	99.93	65.18	88
Interest income from bank subsidiaries.....	0.16	0.39	72	0.01	1.06	45	0.01	0.63	44	0.01	0.80	40	0.01	0.92	40
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.92	81.78	81	99.95	81.90	75	99.95	82.20	83	99.93	78.80	87	99.94	74.20	82
Dividends from nonbank subsidiaries .....	0.08	2.67	63	0.05	2.05	62	0.05	1.95	52	0.07	2.65	45	0.06	2.57	50
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.08	6.48	47	0.05	6.25	46	0.05	4.70	38	0.07	7.29	30	0.06	7.64	31
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	50.32	28.31	76		33.86		50.32	27.08	74		28.33			26.53	